

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on June 9, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Oscar R. Borrego  
8804 Providence Ridge Court  
North Chesterfield, VA 23236

Case Number: 15-32952-KRH  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-8171

Attorney for Debtor(s) (name and address):  
Pia J. North  
North Law  
5913 Harbour Park Drive  
Midlothian, VA 23112  
Telephone number: 804-739-3700

Bankruptcy Trustee (name and address):  
Carl M. Bates  
P. O. Box 1819  
Richmond, VA 23218  
Telephone number: (804) 237-6800

**Meeting of Creditors**

Date: **July 9, 2015**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **October 7, 2015**

For a governmental unit: **December 7, 2015**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: September 8, 2015**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **August 19, 2015**

Time: **11:10 AM**

Location: **Judge Huennkens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
701 East Broad Street  
Richmond, VA 23219

**For the Court:**  
Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**  
Toll Free 1-866-222-8029

Date: June 10, 2015

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Oscar R. Borrego  
 Debtor

Case No. 15-32952-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: baumgartn  
 Form ID: B9I

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jun 10, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2015.

db  
 12926508 +Oscar R. Borrego, 8804 Providence Ridge Court, North Chesterfield, VA 23236-2172  
 12926511 +Central Virginia Neurology PLC, 14355 Sommerville Court, Midlothian, VA 23113-6837  
 12926510 +Chesterfield Imaging Center, 13636 Hull Street Rd, Midlothian, VA 23112-2108  
 12926513 +Chesterfield Imaging Center, P.O. Box 13342, Richmond, VA 23225-0342  
 12926514 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156  
 12926515 +D. Kent Gilliam, P.C., PO Box 845, Chesterfield, VA 23832-0012  
 12926516 +Edward S. Whitlock, 10160 Staples Mill Road, Suite 105, Glen Allen, VA 23060-3447  
 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy,  
 9701 Metropolitan Court Ste B, Richmond, VA 23236)  
 12926517 +Fredericksburg Cr Bur, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040  
 12926519 +Grant S. Grayson, Reg Ag, LeClair Ryan, 951 E. Byrd St, 8th Fl, Richmond, VA 23219-4055  
 12926520 +Hospitalist of Virginia, 7155 Jahnke Rd, Richmond, VA 23225-4017  
 12926521 +Hospitalist of Virginia, 75 Remittance Drive, Suite 1151, Chicago, IL 60675-1151  
 12926522 Hospitalists of Virginia, 7101 Jahnke Rd, Nashville, TN 37204  
 12926524 +Neurosurgical Associates, 1651 North Parham Road, Richmond, VA 23229-4600  
 12926504 +North & Associates, P.C., 5913 Harbour Park Drive, Midlothian, VA 23112-2163  
 12926525 +Providence Community Assoc., 10800 Midlothian Turnpike, Suite 305,  
 Richmond, VA 23235-4700  
 12926505 +Rosie Borrego, 4711 Levells Road, Richmond, VA 23224-4861  
 12926529 +Virginia Emergency Phys LLP, PO Box 17695, Baltimore, MD 21297-1695  
 12926528 +Virginia Emergency Phys LLP, 75 Remittance Drive, Suite 1151, Chicago, IL 60675-1151  
 12926530 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir,  
 Frederick, MD 21701)  
 12926531 +West End Orthopaedic Clinic, 1115 Boulders Pkwy, Ste 200, Richmond, VA 23225-4067

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: help@pianorth.com Jun 11 2015 01:50:28 Pia J. North, North Law,  
 5913 Harbour Park Drive, Midlothian, VA 23112  
 tr +E-mail/Text: station01@richchap13.com Jun 11 2015 01:50:58 Carl M. Bates, P. O. Box 1819,  
 Richmond, VA 23218-1819  
 12926512 +EDI: HCA2.COM Jun 11 2015 01:43:00 CJW Medical Center, P.O. Box 13620,  
 Richmond, VA 23225-8620  
 12926506 +EDI: CAPITALONE.COM Jun 11 2015 01:43:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238-1119  
 12926507 +EDI: CAPITALONE.COM Jun 11 2015 01:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 12926509 +E-mail/Text: saxonl@chesterfield.gov Jun 11 2015 01:51:42 Chesterfield County - PP Taxes,  
 Richard A. Cordle, Treasurer, Post Office Box 26585, Richmond, VA 23261-6585  
 12926518 +EDI: PHINAMERI.COM Jun 11 2015 01:43:00 Gm Financial, Po Box 181145,  
 Arlington, TX 76096-1145  
 12926523 EDI: IRS.COM Jun 11 2015 01:43:00 Internal Revenue Service, Centralized Insolvency Unit,  
 P O Box 7346, Philadelphia, PA 19101-7346  
 12926526 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 11 2015 01:51:18 Transworld Sys Inc/38,  
 507 Prudential Rd, Horsham, PA 19044-2308  
 12926532 +EDI: WFFC.COM Jun 11 2015 01:43:00 Wfs Financial, Po Box 1697,  
 Winterville, NC 28590-1697  
 12926533 +EDI: WFFC.COM Jun 11 2015 01:43:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,  
 Rancho Cucamonga, CA 91729-3569

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12926527 ##+Verizon - Bankrutpcy Dept, P.O. Box 3397, Wilmington, IL 61702-3397

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: baumgartn  
Form ID: B9I

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jun 10, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2015 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com

Pia J. North on behalf of Debtor Oscar R. Borrego  
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North\_ecf@Iamthewolf.co

TOTAL: 2